

What is claimed is:

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1. An automatic transaction system including a Web server and an automatic transaction apparatus connected to the Web server such that said automatic transaction apparatus downloads an application from said Web server to make transactions, said automatic transaction apparatus comprising:

an application resident therein for realizing transactions identical to transactions executed by the application downloaded from said Web server, wherein said automatic transaction apparatus switches to said resident application to make a transaction when the application cannot be downloaded from said Web server.

2. An automatic transaction system according to claim 1, wherein said automatic transaction apparatus saves, as a transaction is being processed, information required for the application to execute the transaction, and passes said saved information to the resident application to continue the transaction when the application cannot be downloaded from said Web server.

3. An automatic transaction system including a Web server and an automatic transaction apparatus connected to the Web server such that said automatic transaction apparatus downloads an application from said Web server to make transactions, wherein:

said automatic transaction apparatus periodically checks a Web environment, and maintains an environment which

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allows said automatic transaction apparatus to download the application from said Web server.

4. An automatic transaction system according to claim 3, wherein said automatic transaction apparatus is rebooted when no transaction is being made to maintain an environment in which the application can be downloaded from said Web server.

5. An automatic transaction system according to claim 3, wherein said automatic transaction apparatus reboots the Web browser of said automatic transaction apparatus to maintain an environment in which the application can be downloaded from said Web server.

6. An automatic transaction system according to claim 5, wherein said automatic transaction apparatus reboots the Web browser while said automatic transaction apparatus disables a transaction executed with the application downloaded from said Web server.

7. An automatic transaction system according to claim 3, wherein said automatic transaction apparatus disables a transaction executed with the application downloaded from said Web server when a failure occurs in said Web server, unrelated to a Web environment of said automatic transaction apparatus, continues a periodic check on the Web environment, and provides for completion of said transaction when said Web server is recovering from the failure.

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